

Information to identify the case:

Debtor 1:	Kerlene L. Armstrong-Walters	Social Security number or ITIN:	xxx-xx-2794
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 10/20/17
Case number:	17-31302-JNP	Date case converted to chapter:	7 2/4/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kerlene L. Armstrong-Walters	
2. All other names used in the last 8 years	aka Kerlene L. Armstrong	
3. Address	219 Royal Drive Marlton, NJ 08053	
4. Debtor's attorney Name and address	Robert Manchel Law Office of Robert Manchel Executive Center of Greentree One Eves Drive, Suite 111 Marlton, NJ 08053	Contact phone (856) 797-1500
5. Bankruptcy trustee Name and address	Brian Thomas Brian Thomas, Esq 327 Central Avenue Suite 103 Linwood, NJ 08221	Contact phone (609) 601-6066

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 2/13/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	March 11, 2019 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 5/10/19 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Kerlene L. Armstrong-Walters
 Debtor

Case No. 17-31302-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

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 Total Noticed: 35

Date Rcvd: Feb 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2019.

db +Kerlene L. Armstrong-Walters, 219 Royal Drive, Marlton, NJ 08053-1441
 517132582 +Advanced Collection Bu, Po Box 560063, Rockledge, FL 32956-0063
 517132583 +American Web Loan, 10026 A SOUTH MINGO ROAD, Suite 189, Tulsa, OK 74133-5700
 517132584 +Bank of America, PO Box 15284, Wilmington, DE 19850-5284
 517132585 +Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
 517132588 FL Emerg Phys Kang & Assoc., c/o HCFS Healthcare Financial Services,
 Plantation Billing Center, PO Box 459077, Sunrise, FL 33345-9077
 517132589 +H & E Telephone Fcu, 201 W Passaic St Ste 304, Rochelle Park, NJ 07662-3126
 517160071 +Lost Properties DBA Townhomes At Reynard, PO Box 598, Moorestown, NJ 08057-0725
 517164519 OSLA on behalf of U.. Dept of Education, Direct Loans, PO Box 18475,
 Oklahoma City, OK 73154-0475
 517132591 +Ok Student Loan Author, 525 Central Park Drive, Oklahoma City, OK 73105-1723
 517321332 +Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
 517132592 Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130
 517602250 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
 Trenton, NJ 08695-0245)
 517132594 +State of New Jersey Div. of Taxation, Division of Taxation Compliance Activity,
 Trenton, NJ 08646-0001
 517195324 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849,
 Dallas, TX 75380-0849
 517132596 +Tdracs/raymour & Flanig, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: manchellaw@yahoo.com Feb 14 2019 00:44:26 Robert Manchel,
 Law Office of Robert Manchel, Executive Center of Greentree, One Eves Drive, Suite 111,
 Marlton, NJ 08053

tr +EDI: QBTHOMAS.COM Feb 14 2019 04:58:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 14 2019 00:46:28 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 14 2019 00:46:22 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517218592 EDI: BANKAMER.COM Feb 14 2019 04:58:00 Bank Of America, N.A., PO BOX 31785,
 Tampa, FL 33631-3785
 517132586 +EDI: CAPITALONE.COM Feb 14 2019 04:58:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 517132587 +E-mail/Text: kzoepfel@credit-control.com Feb 14 2019 00:46:29 Central Loan Admin & R,
 425 Phillips Blvd, Ewing, NJ 08618-1430
 517132590 EDI: IRS.COM Feb 14 2019 04:58:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 517189346 EDI: AGFINANCE.COM Feb 14 2019 04:58:00 ONEMAIN, P.O. BOX 3251,
 EVANSVILLE, IN 47731-3251
 517304050 EDI: PRA.COM Feb 14 2019 04:58:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
 518024668 +E-mail/Text: cashiering-administrationservices@flagstar.com Feb 14 2019 00:47:20
 Pingora Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive,
 Troy, Michigan 48098-2639, Pingora Loan Servicing, LLC, c/o Flagstar Bank, FSB 48098-2639
 518024667 E-mail/Text: cashiering-administrationservices@flagstar.com Feb 14 2019 00:47:20
 Pingora Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive,
 Troy, Michigan 48098-2639
 517324458 EDI: Q3G.COM Feb 14 2019 04:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 517166741 +EDI: DRIV.COM Feb 14 2019 04:58:00 Santander Consumer USA Inc., PO Box 560284,
 Dallas, TX 75356-0284
 517132593 +EDI: DRIV.COM Feb 14 2019 04:58:00 Santander Consumer Usa, Po Box 961245,
 Ft Worth, TX 76161-0244
 517132595 +EDI: RMSC.COM Feb 14 2019 04:58:00 Synccb/care Credit, C/o Po Box 965036,
 Orlando, FL 32896-0001
 517133708 +EDI: RMSC.COM Feb 14 2019 04:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517132597 +EDI: VERIZONCOMB.COM Feb 14 2019 04:58:00 Verizon, Po Box 650584, Dallas, TX 75265-0584
 517232658 +EDI: AIS.COM Feb 14 2019 04:58:00 Verizon, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 35

Date Rcvd: Feb 13, 2019

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Pingora Loan Servicing, LLC c/o Flagstar Bank, FSB
NJECEMAIL@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor Flagstar Bank, FSB as servicer for Pingora Loan
Servicing, LLC NJECEMAIL@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor Pingora Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Pingora Loan Servicing, LLC
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Pingora Loan Servicing, LLC rsolarz@kmlawgroup.com
Robert Manchel on behalf of Debtor Kerlene L. Armstrong-Walters manchellaw@yahoo.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9